

FIG. 1

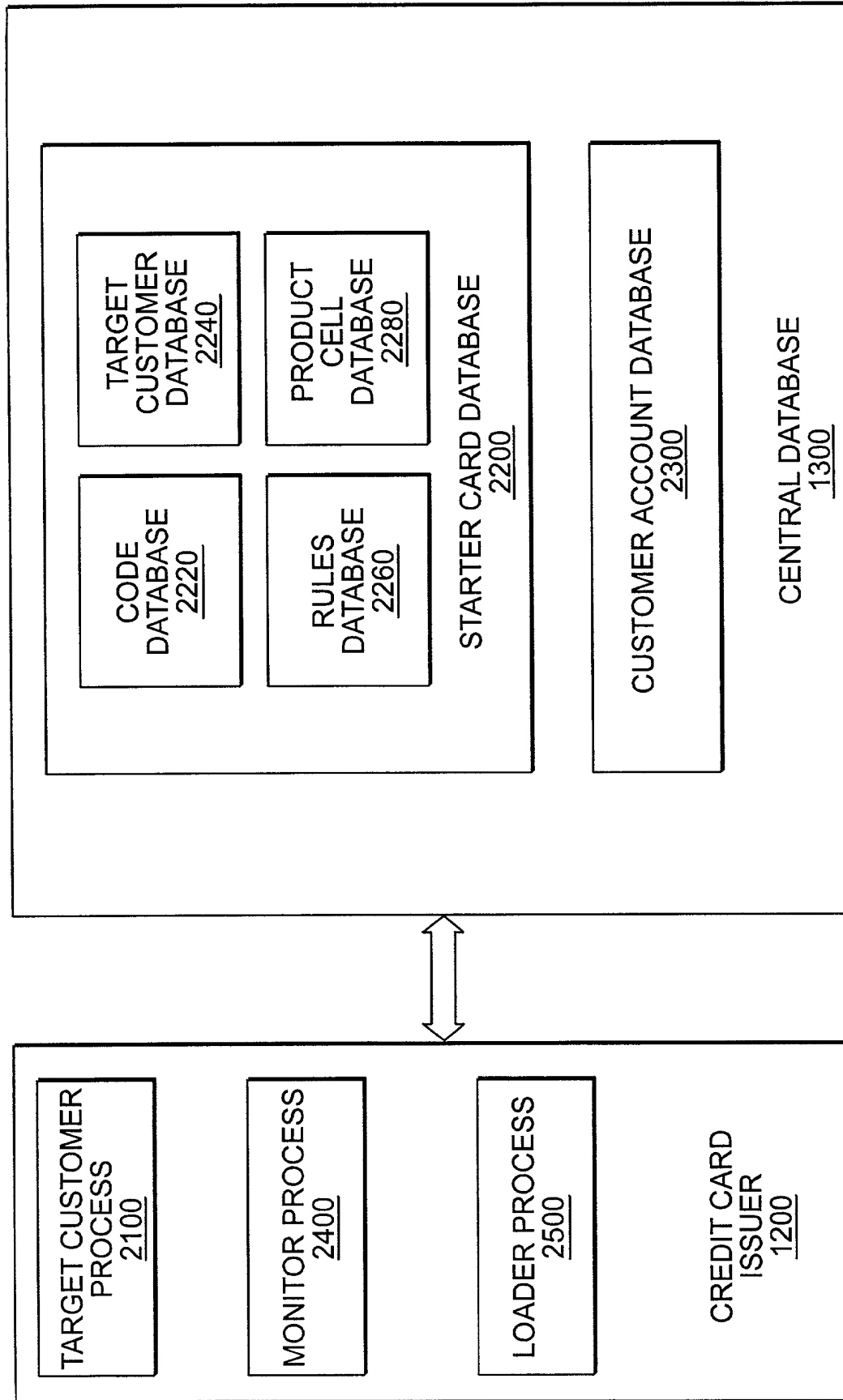


FIG. 2

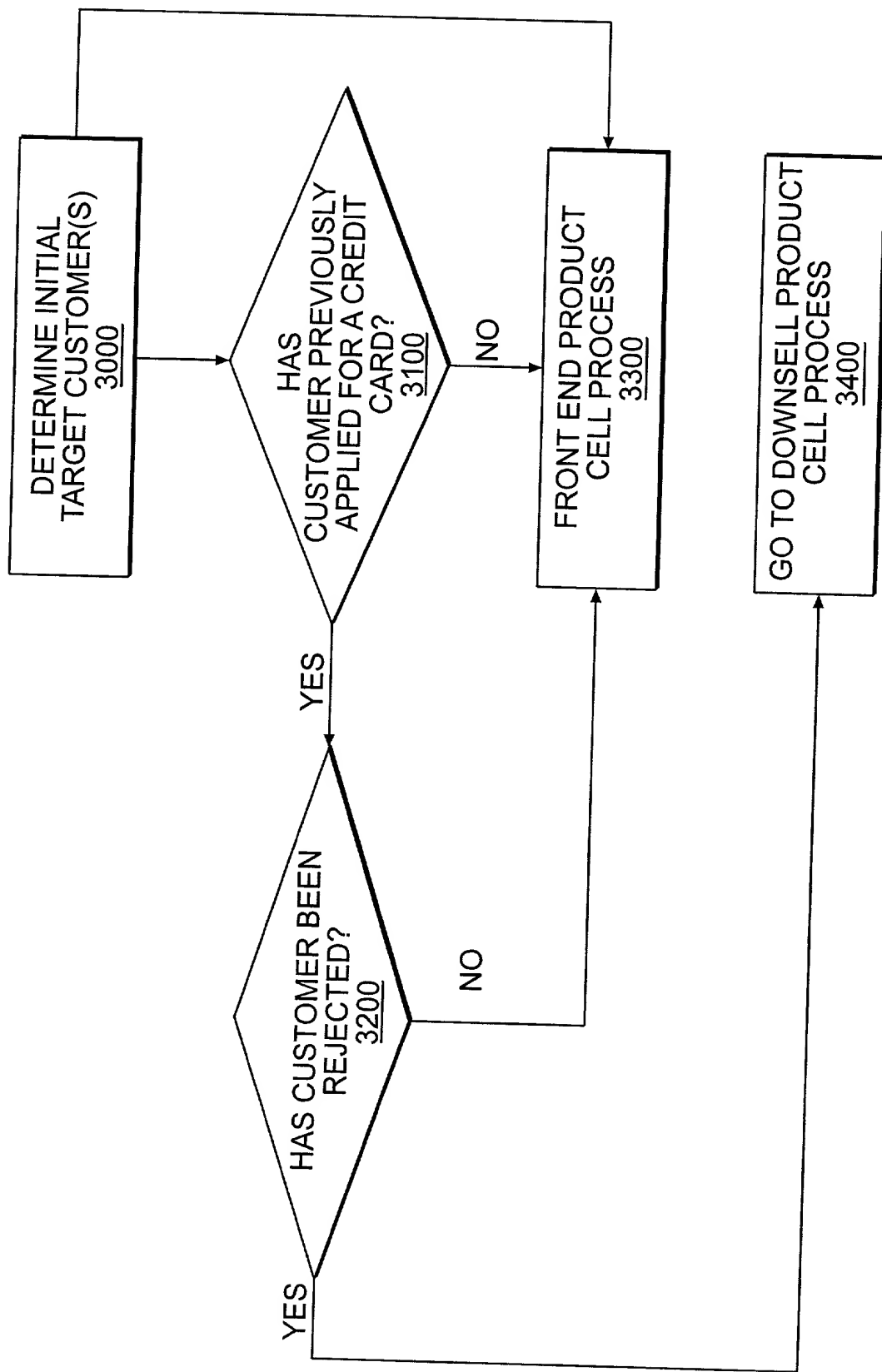


FIG. 3

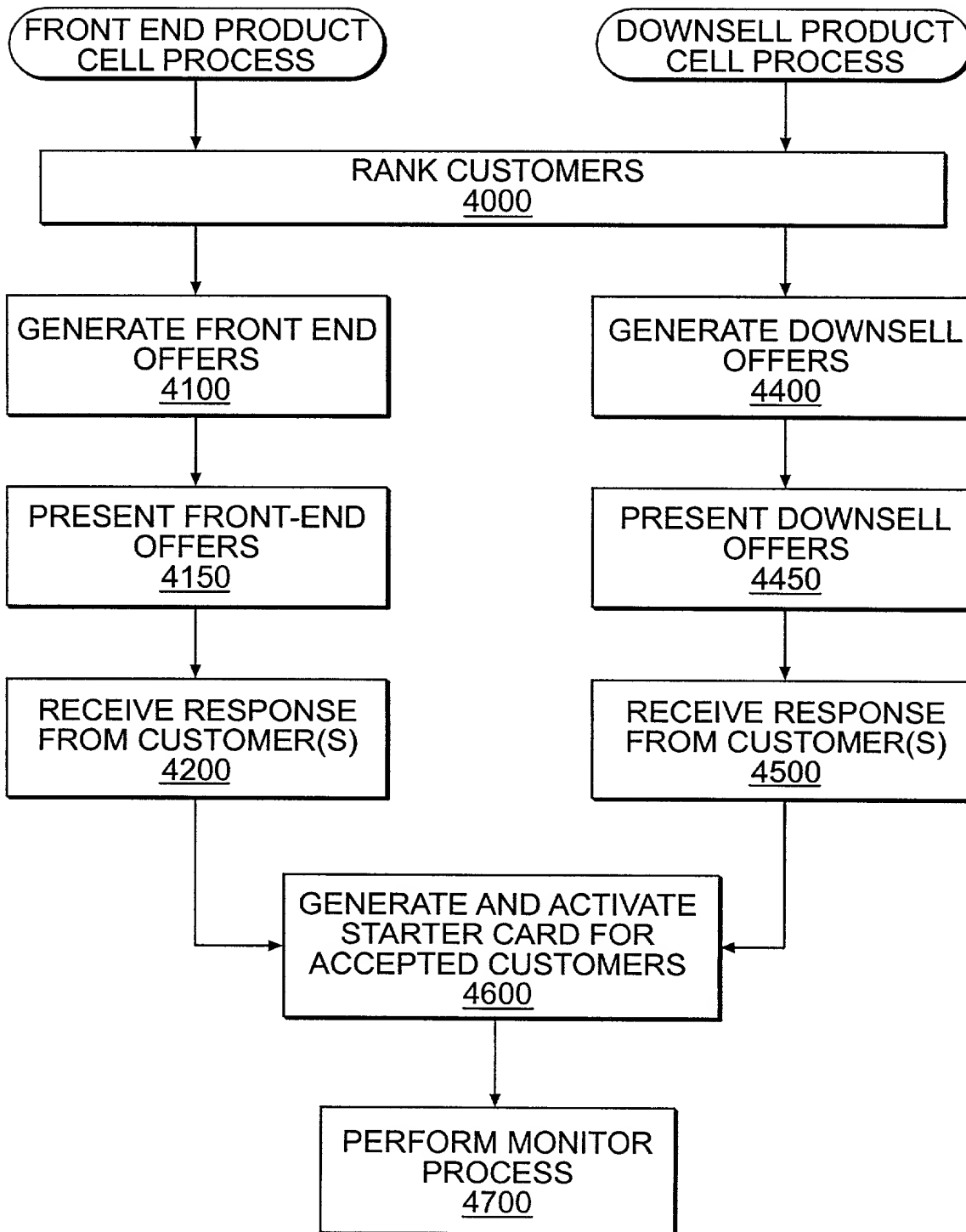


FIG. 4

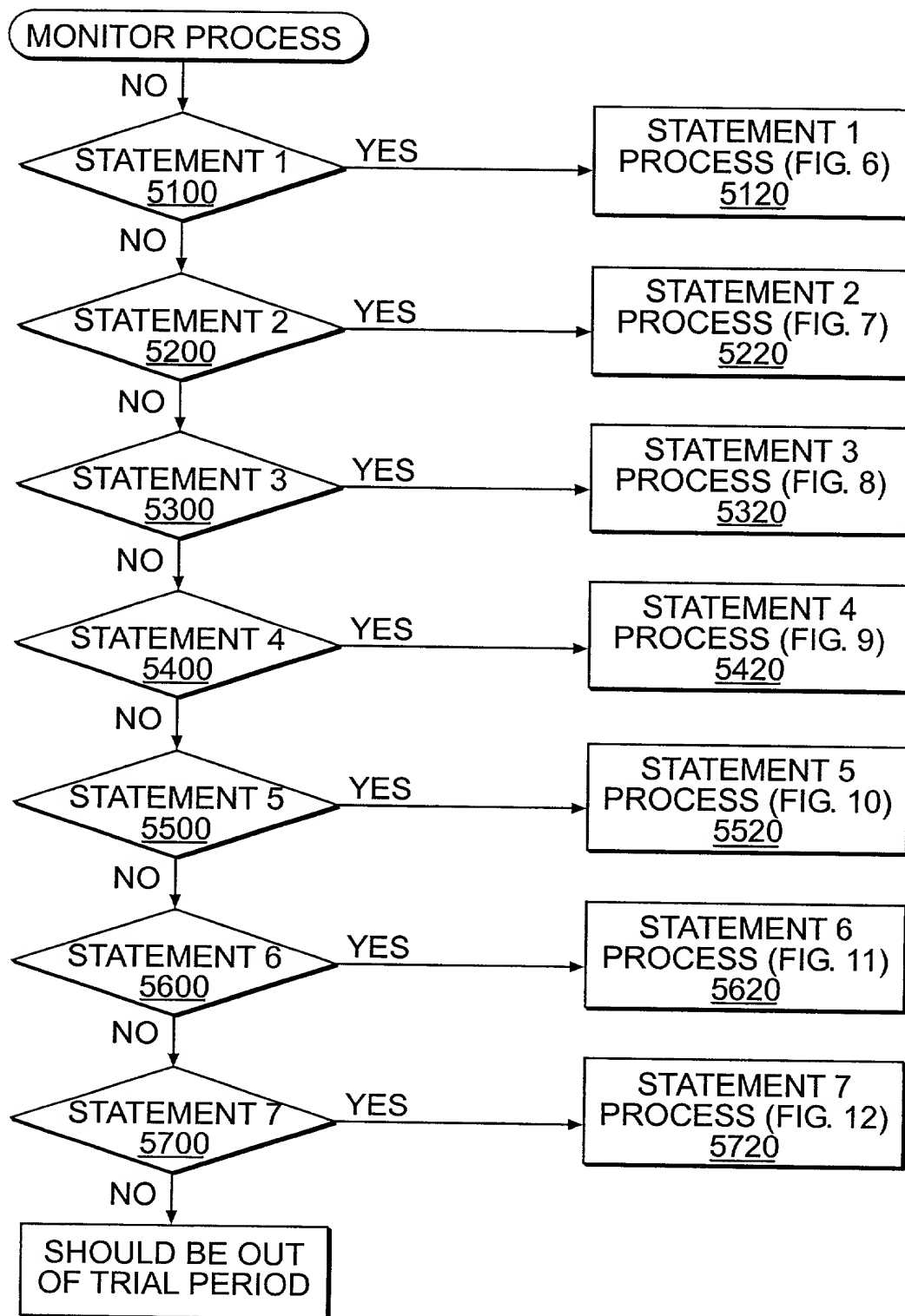


FIG. 5

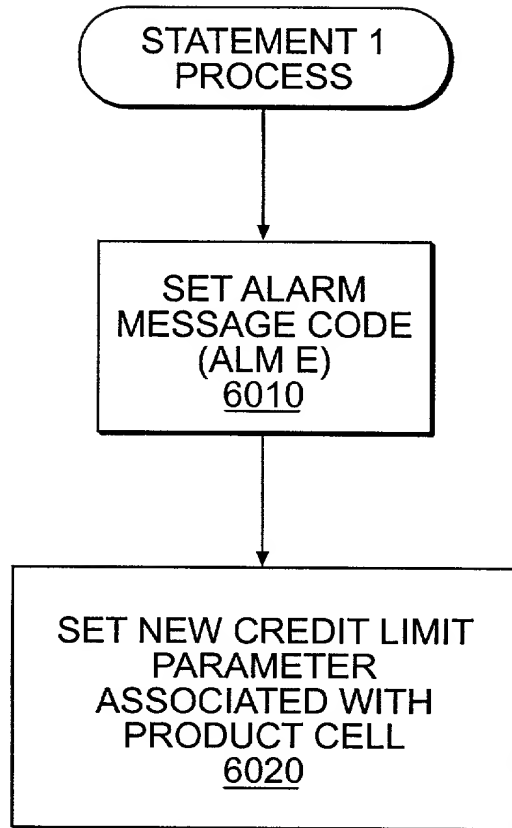


FIG. 6

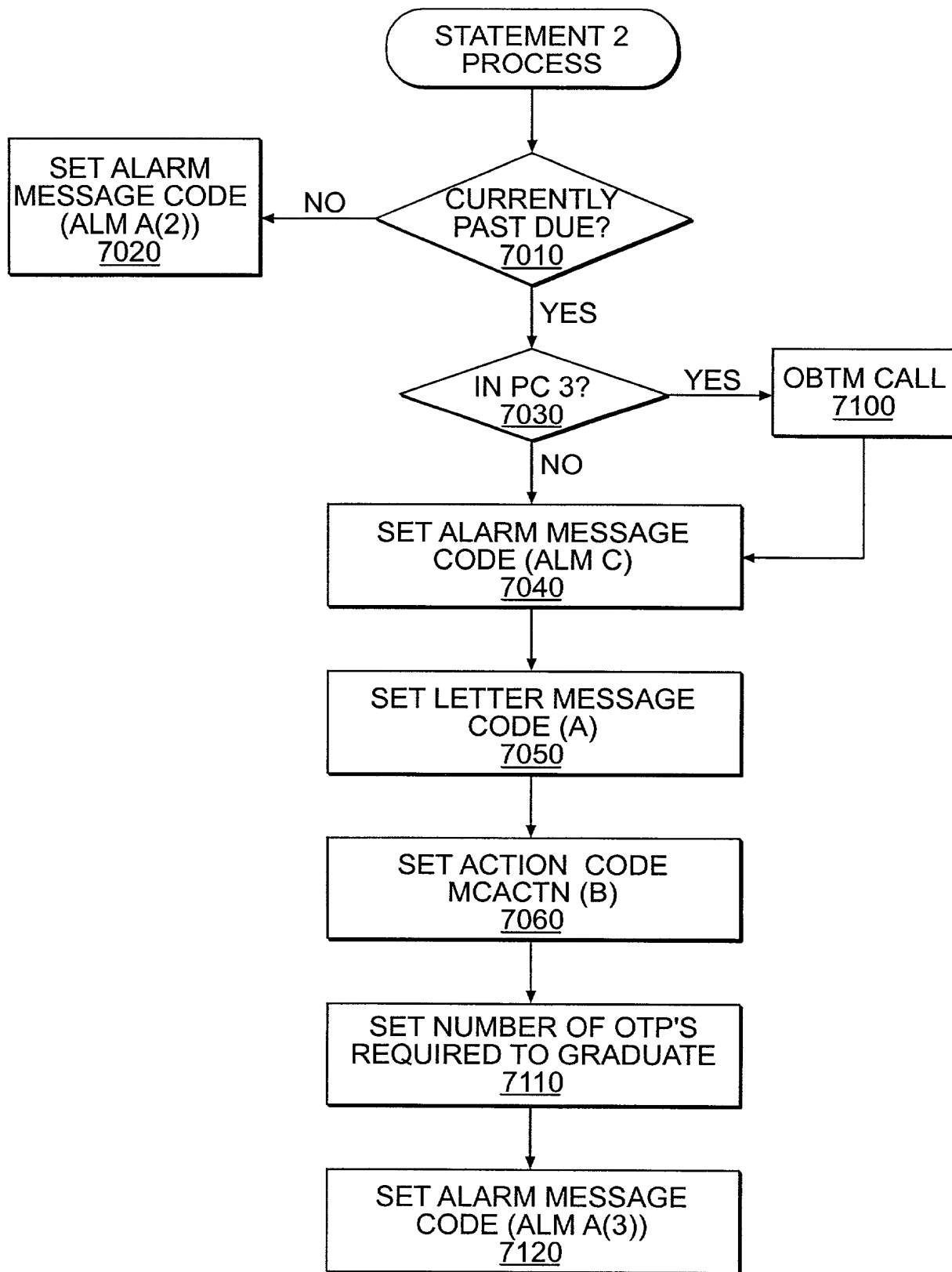


FIG. 7

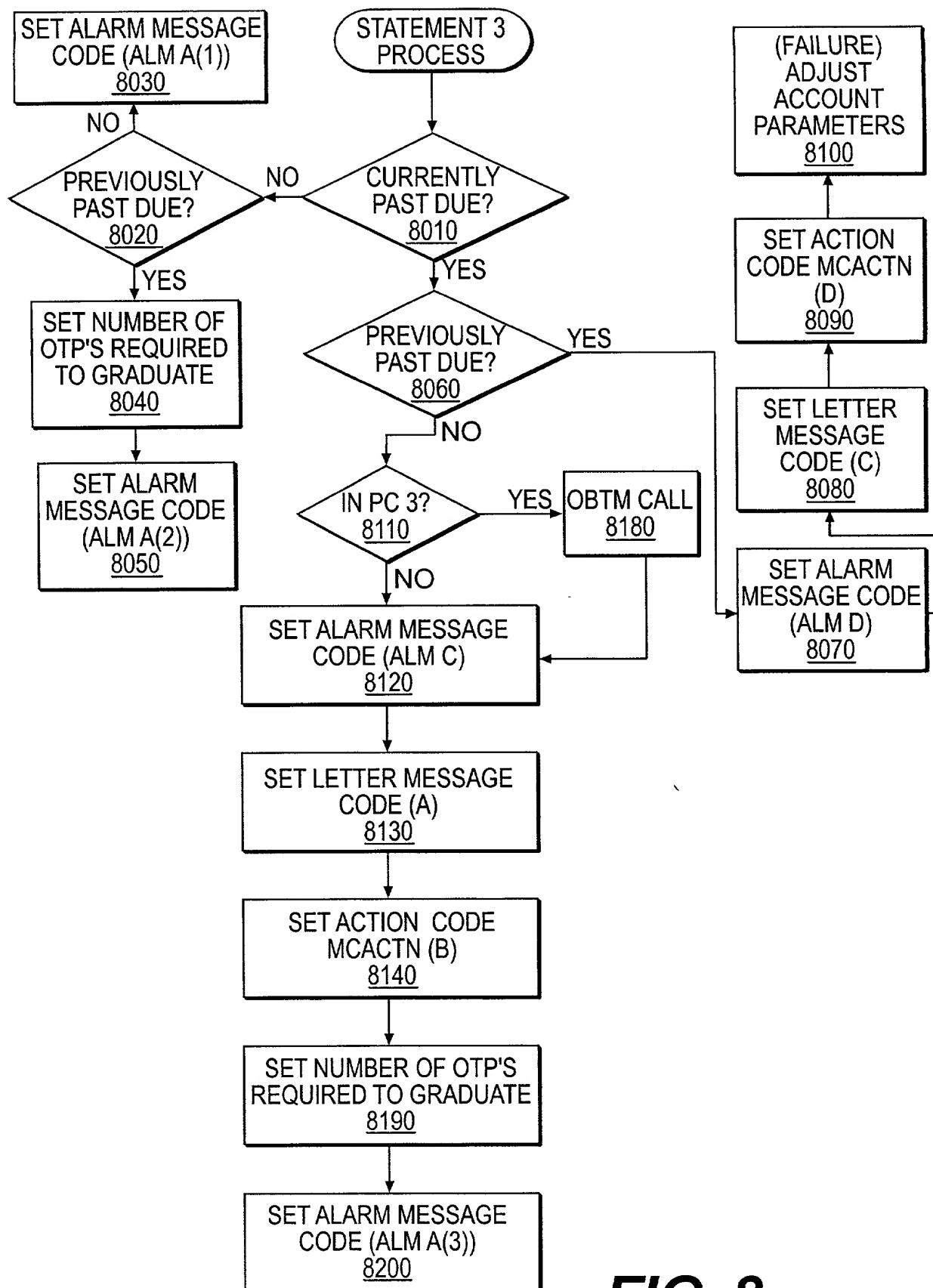


FIG. 8

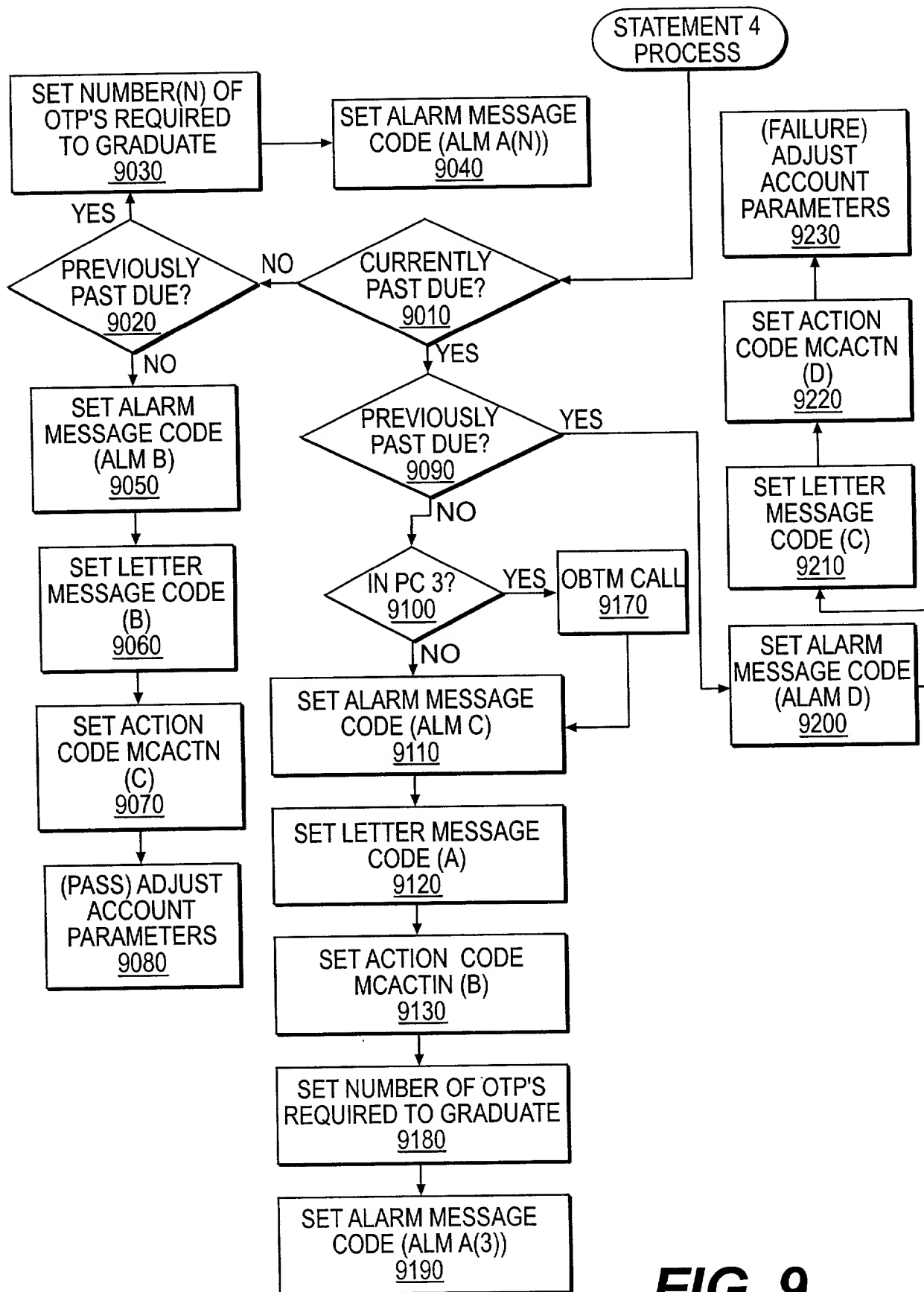


FIG. 9

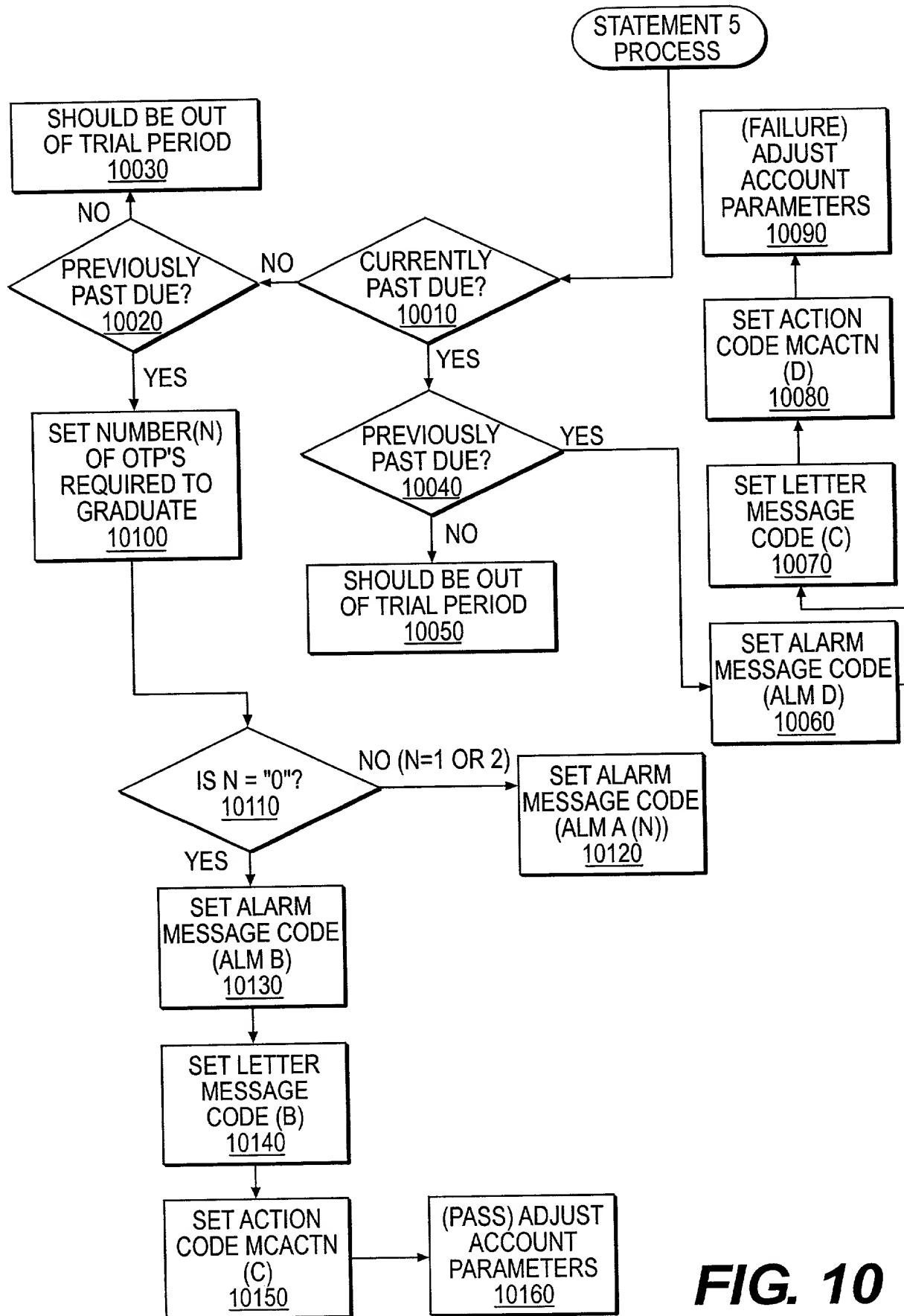


FIG. 10

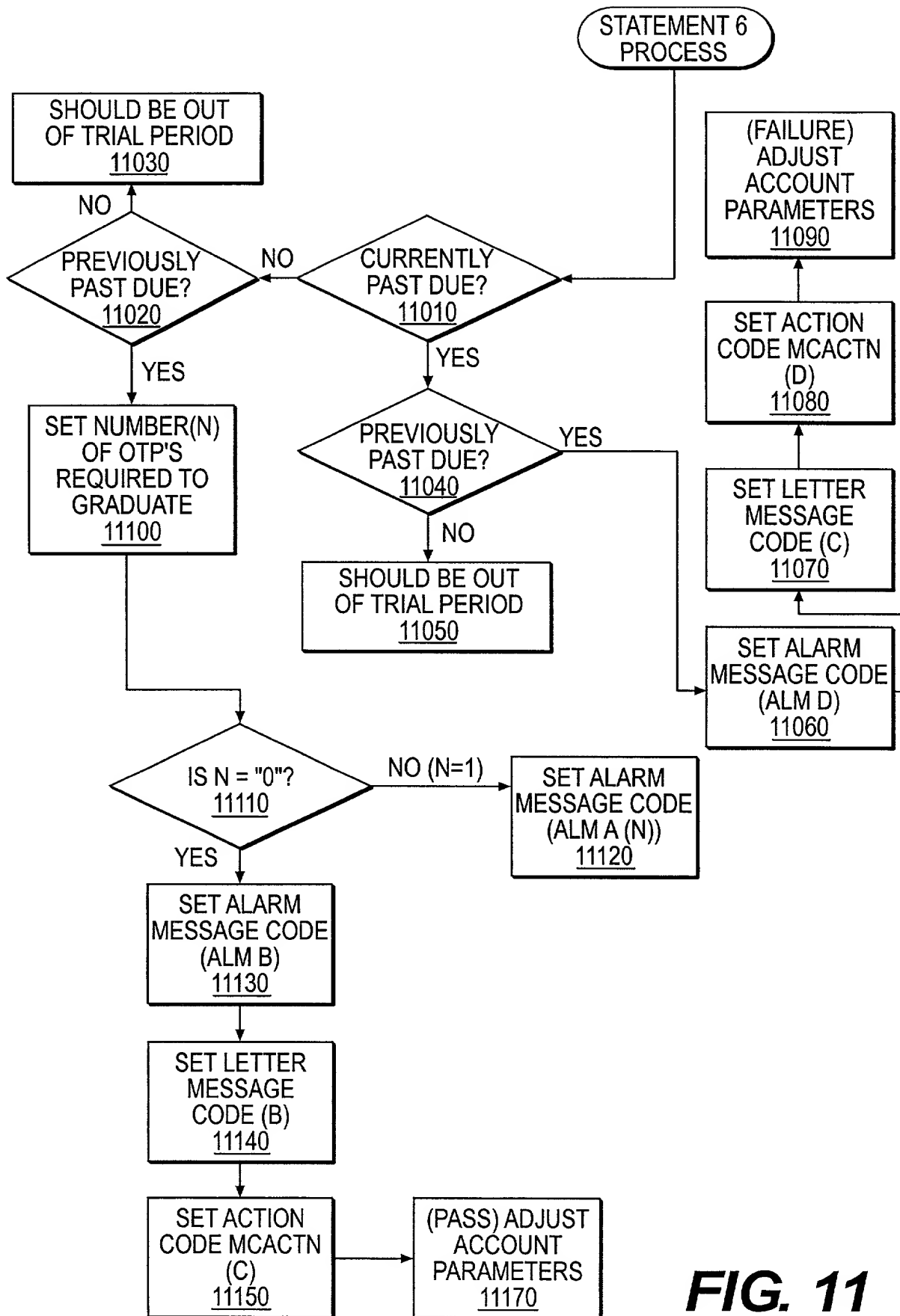


FIG. 11

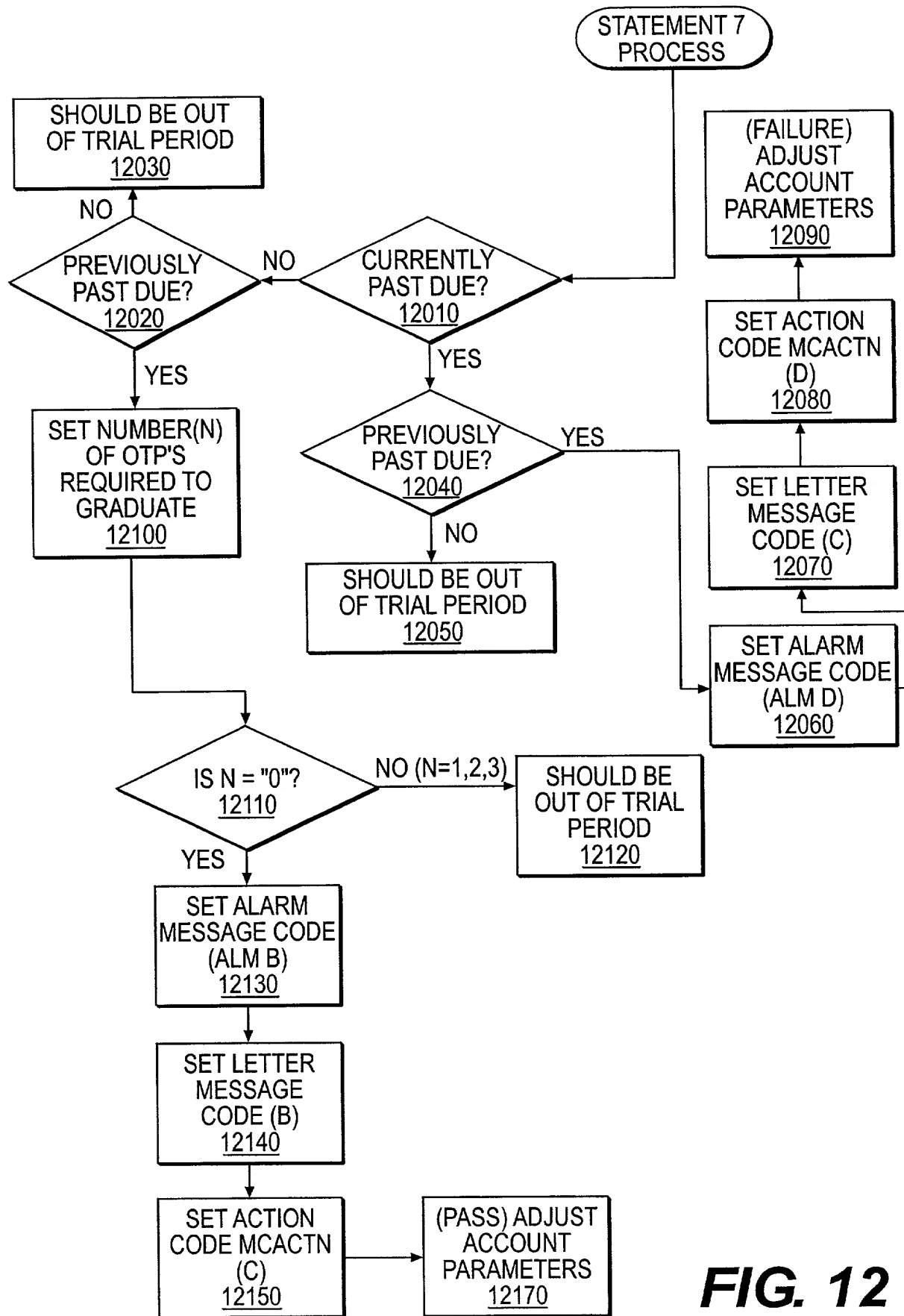


FIG. 12

1310	STATEMENT STAGE	1	2	3	4	5	6	7	8	9	10
1320	PAYMENT NUMBER	0	1	2	3	4	5	6	7	8	9
1330	PASS 1	---	OTP	OTP	OTP						
	PASS 2	---	NO	OTP	OTP	OTP					
	PASS 3	---	OTP	NO	OTP	OTP	OTP				
	PASS 4	---	OTP	OTP	NO	OTP	OTP	OTP			
	FAIL 5	---	NO	NO	LAG	LAG					
	FAIL 6	---	OTP	NO	NO	LAG	LAG				
	FAIL 7	---	NO	OTP	NO	LAG	LAG				
	FAIL 8	---	OTP	OTP	NO	NO	LAG	LAG			
	FAIL 9	---	NO	OTP	OTP	NO	LAG	LAG			
	FAIL 10	---	OTP	NO	OTP	NO	LAG	LAG			
	FAIL 11	---	OTP	NO	OTP	OTP	NO	LAG	LAG		
	FAIL 12	---	OTP	OTP	NO	OTP	NO	LAG	LAG		
		FAIL 13	---	OTP	OTP	NO	OTP	OTP	NO	LAG	LAG
1335											
1340	NO PAYMENT MADE	OTP	ON TIME PAYMENT MADE	NO	PAYMENT MISSED	LAG	LAG PERIOD	LOAD INTO DATABASE			
									1370	1380	

FIG. 13